

CLAIMS

1. An electronic settlement method used in an electronic money system which electronically settles a payment using electronic money which is information regarding a monetary value recorded in a predetermined recording medium, the method comprising:

recording a balance of first electronic money in the recording medium;

at a timing of settlement, depreciating the first electronic money with time, by reducing the balance of the first electronic money at a predetermined rate based on a difference between a predetermined reference date and a settlement date and using the reduced balance as a new balance of the first electronic money; and

paying an amount equal to at least a part of an amount of claim at the timing of settlement, from the reduced balance of the first electronic money.

2. The electronic settlement method according to claim 1, further comprising recording a balance of second electronic money which is not depreciated with time in the recording medium, wherein the first electronic money is used in combination with the second electronic money at the time of the settlement.

3. The electronic settlement method according to claim 2, wherein an upper limit of a proportion of the first electronic money to a total amount to be paid.

4. The electronic settlement method according to any one of claims 1 to 3, wherein a lower limit of an amount to be paid by the

first electronic money is provided.

5. An electronic settlement method which electronically settles a payment using electronic money which is information
5 regarding a monetary value recorded in a predetermined recording medium, the method comprising:

recording a balance of first electronic money and a balance of second electronic money in the recording medium; and

10 using the first electronic money in combination with the second electronic money at a timing of settlement,

wherein an upper limit of a proportion of the first electronic money to a total amount to be paid is provided.

6. The electronic settlement method according to claims 5,
15 wherein a lower limit of an amount to be paid by the first electronic money is provided.

7. The electronic settlement method according to claim 5,
20 wherein an expiration date of the first electronic money is provided.

8. A recording medium carrying electronic money which stores a balance of electronic money which is information regarding a monetary value and capable of being settled electronically, the recording medium comprising:

25 information of a balance of depreciated electronic money which is depreciated with time; and

a depreciation rate which is used for depreciating the depreciated electronic money, the depreciation rate being a ratio between balances of the depreciated electronic money before and
30 after depreciating the depreciated electronic money.

9. The recording medium according to claim 8 further comprising:

information of a balance of normal electronic money
5 which is not changed in value with time; and

an upper limit of a proportion of the depreciated
electronic money to a total amount to be paid at the time of
settlement.

10 10. The recording medium according to claim 8, further
comprising information of a lower limit of an amount to be paid by
the depreciated electronic money.

11. The recording medium according to claim 8, further
15 comprising information of a depreciation date which shows a timing
on which the depreciated electronic money is depreciated.

12. A recording medium carrying electronic money which
stores a balance of the electronic money which is information
20 regarding a monetary value and capable of being settled
electronically, the recording medium comprising:

information of a balance of first electronic money;
information of a balance of second electronic money; and
information indicative of an upper limit of a proportion
25 of the first electronic money to a total amount to be paid at a
timing of settlement using the first and second electronic money.

13. The recording medium according to claim 12, further
comprising information showing an expiration date of the first
30 electronic money.

14. The recording medium according to claim 12, further comprising a lower limit of an amount to be paid by the first electronic money.

5

15. A processing device of electronic money which reads the information recorded in the recording medium according to any one of claims 8 to 11, and depreciates a balance of depreciated electronic money recorded in the recording medium at the depreciation rate based on elapsed days from a predetermined reference date.

10

16. A processing device of electronic money which reads the information recorded in the recording medium according to any one of claims 12 to 14, depreciates balances of first electronic money and second electronic money recorded in the recording medium so that its total becomes an amount of payment, based on information showing an upper limit of a proportion of the first electronic money to a total amount to be paid, and increases electronic money of a recipient of the payment by the amount of payment.

15

20

17. An electronic settlement method used in an electronic money system which electronically settles a payment using electronic money which is information regarding a monetary value recorded in a predetermined recording medium, the method comprising:

25

recording a balance of first electronic money in the recording medium; and

at the time of settlement, allowing the first electronic money to be used for the settlement when an amount of payment is more than a predetermined amount, or prohibiting the first electronic money from being used when the amount of payment is less

30

more than the predetermined amount.

18. The electronic settlement method according to claim 17 further comprising:

5 recording a balance of second electronic money in the recording medium or another recording medium; and

settling a payment using the first electronic money and the second electronic money when an amount of payment is more than the predetermined amount, at a timing of settlement.

10

19. The electronic settlement method according to claim 17, wherein the first electronic money is depreciated with time.

20. The electronic settlement method according to claim 19, further comprising

15

calculating a balance of the first electronic money after being depreciated based on a difference between a predetermined date and a settlement date and depreciation information showing a degree of depreciation of the first electronic money, the depreciation information recorded in the recording medium, and

20

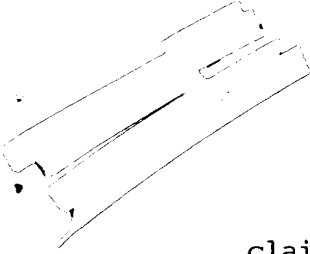
substantially replacing the balance of the first electronic money with the calculated balance of the depreciated first electronic money.

25

21. The electronic settlement method according to claim 17, wherein an expiration date is set in the first electronic money.

22. A processing device of electronic money which reads information recorded in the recording medium according to any one of

30



claims 8 to 11 at a timing of settlement, and allows the first electronic money to be used when an amount of payment is more than a predetermined amount, or prohibits the first electronic money from being used for the settlement when the amount of payment is less

5 than the predetermined amount.